



Receipt
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

the application of

WILLARD, et al.

Application No. 09/802,481

Filed: March 9, 2001

For: CUSTOMIZED CREDIT OFFER STRATEGY
BASED ON TERMS SPECIFIED BY AN APPLICANT

Examiner: Unassigned

Art Unit: 2164

April 30, 2001

RECEIVED
AUG 23 2001
Technology Center 2100

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Application Processing Division's Customer Correction Branch, Washington, DC 20231 on Apr. 30, 2001.

Signed: Pat Tate
Pat Tate

**REQUEST FOR CLARIFICATION OR CORRECTED FILING
RECEIPT**

Assistant Commissioner for Patents
Office of Initial Patent Examination
Customer Service Center
Washington, D.C. 20231

Sir:

Enclosed is a copy of the Official Filing Receipt we received for the above-identified patent application which indicates that Application Number 09/802,481 has been assigned to this case. Also enclosed is a copy of the post card which we received that indicated that Application Number 09/802,482 had been assigned to the case. Please confirm that the correct application number is 09/802,481 and that the number on the postcard was an error or, if that is not the case, please correct the filing receipt.

Respectfully submitted,
VAN PELET & YI LLP


Lee Van Pelt
Reg. No. 38,352

4906 El Camino Real
Suite 205
Los Altos, CA 94022
(650) 903-3500



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/802,481	03/09/2001	2164	0.00	NEXTP007	9	14	6

21912
RITTER VAN PELT & YI, L.L.P.
4906 EL CAMINO REAL
SUITE 205
LOS ALTOS, CA 94022

CONFIRMATION NO. 5875
RITTER, VAN PELT & YI, L.L.P. RITTER, VAN PELT & YI, L.L.P.

APR 24 2001



APR 24 2001

RECEIVED DOCKETED

Date Mailed: 04/19/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Paul Willard, Alameda, CA;
Faye Anderson, San Mateo, CA;
Jonathan Goldenstein, San Francisco, CA;

RECEIVED

AUG 23 2001

Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/188,337 03/09/2000

Technology Center 2100

Foreign Applications

If Required, Foreign Filing License Granted 04/19/2001

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

Title

Customized credit offer strategy based on terms specified by an applicant

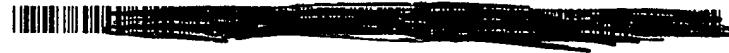
Preliminary Class

705

Data entry by : SARWARI, HOMA

Team : OIPE

Date: 04/19/2001





**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15**

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 36 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

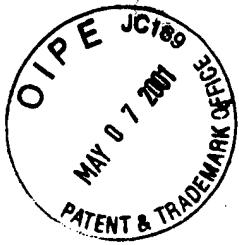
NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15 (b).

PLEASE NOTE the following information about the Filing Receipt:

- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
- The words "new," "improved," "improvements in" or "relating to" are not included as first words in the title of an application because a patent application, by nature, is a new idea or improvement.
- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."
- The title is recorded in sentence case.

Any corrections that may need to be done to your Filing Receipt should be directed to:



Assistant Commissioner for Patents
Office of Initial Patent Examination
Customer Service Center
Washington, DC 20231



RITTER, VAN PEI & YI LLP

MAR 26 2001

RECEIVED

RITTER, VAN PEI & YI LLP

MAR 26 2001

DOCKETED

A. Dkt No NEXTP007 App. No: Unassigned

Inventor (s): WILLARD, et al

Filing Date: Herewith

Date: March 9, 2001

By: LVP/pt

For: CUSTOMIZED CREDIT OFFER STRATEGY
BASED ON TERMS SPECIFIED BY AN APPLICANT

J1033 U.S. PRO
09/002482
03/09/01


**POST OFFICE
TO ADDRESSEE**



EL684864971US

SEE REVERSE SIDE FOR
SERVICE GUARANTEE AND LIMITS
ON INSURANCE COVERAGE



ORIGIN (POSTAL USE ONLY)		Day of Delivery	Flat Rate Envelope			
PO ZIP Code	Next	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
Date In	12 Noon	<input type="checkbox"/>	3 PM	<input type="checkbox"/>		
Mo Day Year	Military	<input type="checkbox"/>	2nd Day	<input type="checkbox"/>	3rd Day	<input type="checkbox"/>
Time In	AM	<input type="checkbox"/>	PM	<input type="checkbox"/>		
Weight	lbs.	ozs.				
No Delivery	Weekend	Holiday				
Acceptance Clerk Initials		Total Postage & Fees				



EL684864971US

CUSTOMER USE ONLY	
METHOD OF PAYMENT: X940298	
Express Mail Corporate Acct. No.	
Federal Agency Acct. No. or Postal Service Acct. No.	

WAIVER OF SIGNATURE (Domestic Only): Additional merchandise insurance is void if waiver of signature is requested. I wish delivery to be made without obtaining signature of addressee or addressee's agent (if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.

NO DELIVERY

Weekend

Holiday

Customer Signature

FROM: (PLEASE PRINT) PHONE ()

TO: (PLEASE PRINT) PHONE ()

RITTER, VAN PEI & YI LLP
4906 EL CAMINO REAL STE 205
LOS ALTOS CA 94022-1444

ASSISTANT COMMISSIONER FOR
PATENTS
PO BOX APPLICATION
WASHINGTON DC 20231-0001

Customer Copy
Label 11-F July 1997

PRESS HARD.

You are making 3 copies.

FOR PICKUP OR TRACKING CALL 1-800-222-1811

www.usps.gov



15



FILE COPY

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
www.uspto.gov



CONFIRMATION NO. 5875

Bib Data Sheet

SERIAL NUMBER 09/802,481	FILING DATE 03/09/2001 RULE	CLASS 705	GROUP ART UNIT 2164	ATTORNEY DOCKET NO. NEXTP007
-----------------------------	-----------------------------------	--------------	------------------------	------------------------------------

APPLICANTS

Paul Willard, Alameda, CA;
 Faye Anderson, San Mateo, CA;
 Jonathan Goldenstein, San Francisco, CA;

** CONTINUING DATA *****

THIS APPLN CLAIMS BENEFIT OF 60/188,337 03/09/2000

** FOREIGN APPLICATIONS *****

IF REQUIRED, FOREIGN FILING LICENSE

GRANTED ** 04/19/2001

Foreign Priority claimed	<input type="checkbox"/> yes <input type="checkbox"/> no	STATE OR COUNTRY CA	SHEETS DRAWING 9	TOTAL CLAIMS 14	INDEPENDENT CLAIMS 6
35 USC 119 (a-d) conditions met	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance				

ADDRESS

21912

TITLE

Customized credit offer strategy based on terms specified by an applicant

FILING FEE RECEIVED 1080	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit
-----------------------------	---	---